

Information to identify the case:

| | | |
|---------------------------------|----------------------------------|--|
| Debtor 1 | David R. Lehman | Social Security number or ITIN xxx-xx-7889 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court | District of New Jersey | |
| Case number: | 16-13562-CMG | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David R. Lehman

5/18/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
David R. Lehman
DebtorCase No. 16-13562-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 38

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.

db +David R. Lehman, 30 Matawan Road, Apt. D, Laurence Harbor, NJ 08879-2663
 516072099 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions Inc. on behalf of USA Funds,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 516120759 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 516023324 +Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
 516023328 Credit One Platinum Visa, PO Box 98873, Las Vegas, NV 89193-8873
 516023330 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
 518797852 KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
 518797853 KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798,
 FRANKFORT KY 40602-0798
 516072098 +Navient Solutions Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548
 516275173 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 18 2020 23:33:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 18 2020 23:33:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516168435 EDI: BECKLEE.COM May 19 2020 02:58:00 AMERICAN EXPRESS CENTURION BANK,
 C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 516023322 EDI: AMEREXPR.COM May 19 2020 02:58:00 American Express, PO Box 981535,
 El Paso, TX 79998-1535
 516023323 EDI: BANKAMER.COM May 19 2020 02:58:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 516023325 EDI: CAPITALONE.COM May 19 2020 02:58:00 Capital One, Bankruptcy Department,
 PO Box 30285, Salt Lake City, UT 84130-0285
 516056220 EDI: CAPITALONE.COM May 19 2020 02:58:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516258061 EDI: BL-BECKET.COM May 19 2020 02:58:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516023326 +EDI: CITICORP.COM May 19 2020 02:58:00 Citi Diamond Preferred, PO Box 6500,
 Sioux Falls, SD 57117-6500
 516023327 +E-mail/Text: mediamanagers@clientservices.com May 18 2020 23:32:18 Client Services, Inc.,
 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816
 516267322 EDI: Q3G.COM May 19 2020 02:58:00 Department Store National Bank, c/o Quantum3 Group LLC,
 PO Box 657, Kirkland, WA 98083-0657
 516023329 EDI: AMINFOFP.COM May 19 2020 02:58:00 First Premiere Bank, PO Box 5524,
 Sioux Falls, SD 57117-5524
 516023321 EDI: JPMORGANCHASE May 19 2020 02:58:00 Amazon, PO ABox 15298,
 Wilmington, DE 19850-5298
 516023331 E-mail/Text: bncnotices@becket-lee.com May 18 2020 23:32:25 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043
 516087188 +E-mail/PDF: resurgentbknotifications@resurgent.com May 18 2020 23:38:56 LVNV Funding, LLC,
 c/o Resurgent Capital Services, Po Box 10587, Greenville, SC 29603-0587
 516023332 +EDI: TSY2.COM May 19 2020 02:58:00 Macy's, Att: Bankruptcy Dept., PO Box 8053,
 Mason, OH 45040-8053
 516023333 EDI: NAVIENTFKASMSERV.COM May 19 2020 02:58:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 516238228 EDI: NAVIENTFKASMSERV.COM May 19 2020 02:58:00 Navient Solutions Inc.,
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
 516274669 EDI: PRA.COM May 19 2020 02:58:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
 POB 41067, Norfolk VA 23541
 516274620 EDI: PRA.COM May 19 2020 02:58:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,
 POB 41067, Norfolk VA 23541
 516023334 EDI: RMSC.COM May 19 2020 02:58:00 PayPay/Synchrony Bank, Att: Bankruptcy Dept.,
 PO Box 965060, Orlando, FL 32896-5060
 516238427 +EDI: JEFFERSONCAP.COM May 19 2020 02:58:00 Premier Bankcard, Llc,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 516249424 +E-mail/Text: bncmail@w-legal.com May 18 2020 23:33:10 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516023335 +EDI: WTRRNBNK.COM May 19 2020 02:58:00 Target Card Services, PO Box 660170,
 Dallas, TX 75266-0170
 516023336 EDI: TFSR.COM May 19 2020 02:58:00 Toyota Financial Serv, Att: Bankruptcy Unit,
 PO Box 8026, Cedar Rapids, IA 52408-8026
 517558681 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org May 18 2020 23:32:17
 United Student Aid Funds, Inc. (USA), PO Box 8961, Madison WI 53708-8961
 516023337 +EDI: RMSC.COM May 19 2020 02:58:00 Walmart, PO Box 965023, Orlando, FL 32896-5023
 516227912 EDI: ECAST.COM May 19 2020 02:58:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262

TOTAL: 28

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 38

Date Rcvd: May 18, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Warren Brumel on behalf of Debtor David R. Lehman wbrumel@keyportlaw.com,
brumellawecf@gmail.com;wbrumel@keyportlaw.com

TOTAL: 3